



FORM PTO-1449

**FOURTH SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT**

 ATTY. DOCKET NO.
2176.0010003

 APPLICATION NO.
09/354,802

 APPLICANT
Richard Marc LIBMAN

 FILING DATE
JULY 16, 1999

 GROUP
~~3624~~ 3625

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH1	4,088,981	05/1978	Gott	—	—	
	AI1	4,221,086	09/1980	Berman	—	—	
	AJ1	4,237,799	12/1980	Berman	—	—	

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

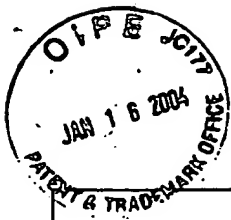
	AO		
	AP	8	ABN-AMRO Mortgage Acceleration Offer Letter, 2 pages, dated July 29, 2002, earliest date for letters/processes of this type unknown but possibly early 1990's (unconfirmed).
	AQ	8	Berry, J. et al., "Database Marketing: A Potent New Tool for Selling," <i>Business Week</i> , pp. 56-62 (September 5, 1994).
	AR	8	"American Express Acquires License For Banc One's Triumph Card Processing Software," <i>PR Newswire</i> , PR Newswire Association, Inc., 2 pages (February 6, 1995).

EXAMINER

DATE CONSIDERED

5/4/05

EXAMINER: Initial reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

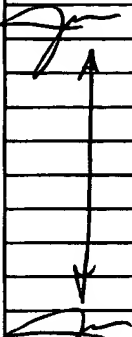



BEST AVAILABLE COPY

Page 2 of 6

FORM PTO-1449 FOURTH SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT	ATTY. DOCKET NO. 2176.0010003	APPLICATION NO. 09/354,802
	APPLICANT Richard Marc LIBMAN	
	FILING DATE JULY 16, 1999	GROUP 3624

U.S. PATENT DOCUMENTS

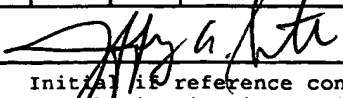
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE	
 ↑ ↓ 	AA2	4,751,640	06/1988	Lucas et al.	✓	—		
	AB2	5,245,535	09/1993	Weiss et al.				
	AC2	5,453,601	09/1995	Rosen				
	AD2	5,455,407	10/1995	Rosen				
	AE2	5,557,518	09/1996	Rosen				
	AF2	5,621,797	04/1997	Rosen				
	AG2	5,642,419	06/1997	Rosen				
	AH2	5,659,165	08/1997	Jennings et al.				
	AI2	5,671,280	09/1997	Rosen				
	AJ2	5,703,949	12/1997	Rosen			✓	+

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AO		
	AP		
	AQ		
	AR		

EXAMINER 	DATE CONSIDERED 5/4/05
EXAMINER: Initial is reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.	



BEST AVAILABLE COPY

Page 3 of 6

FORM PTO-1449 FOURTH SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT	ATTY. DOCKET NO. 2176.0010003	APPLICATION NO. 09/354,802
	APPLICANT Richard Marc LIBMAN	
	FILING DATE JULY 16, 1999	GROUP 3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
J	AA3	5,732,400	03/1998	Mandler et al.	1	1	
	AB3	5,745,886	04/1998	Rosen			
	AC3	5,774,553	06/1998	Rosen			
	AD3	5,794,218	08/1998	Jennings et al.			
	AE3	5,799,097	08/1998	Rosen			
	AF3	5,825,856	10/1998	Porter et al.			
	AG3	5,844,971	12/1998	Elias et al.			
	AH3	5,866,889	02/1999	Weiss et al.			
	AI3	5,878,139	03/1999	Rosen			
	AJ3	5,890,140	03/1999	Clark et al.			

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AO		
	AP		
	AQ		
	AR		

EXAMINER 	DATE CONSIDERED 5/4/05
--------------	---------------------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

::ODMA\MHODMA\SKGF_DC1;181112;1



AVAILABLE COPY

FORM PTO-1449 FOURTH SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT	ATTY. DOCKET NO. 2176.0010003	APPLICATION NO. 09/354,802
	APPLICANT Richard Marc LIBMAN	
	FILING DATE JULY 16, 1999	GROUP 3624

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA4	5,898,154	04/1999	Rosen	I	I	
	AB4	5,920,629	07/1999	Rosen			
	AC4	5,930,764	07/1999	Melchione et al.			
	AD4	5,953,423	09/1999	Rosen			
	AE4	5,963,648	10/1999	Rosen			
	AF4	5,966,695	10/1999	Melchione et al.			
	AG4	5,978,485	11/1999	Rosen			
	AH4	6,018,721	01/2000	Aziz et al.			
	AI4	6,029,153	02/2000	Bauchner et al.			
	AJ4	6,047,067	04/2000	Rosen			

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
	AO		
	AP		
	AQ		
	AR		

EXAMINER 	DATE CONSIDERED 5/4/05
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.	



BEST AVAILABLE COPY

Page 5 of 6

FORM PTO-1449

FOURTH SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENTATTY. DOCKET NO.
2176.0010003APPLICATION NO.
09/354,802APPLICANT
Richard Marc LIBMANFILING DATE
JULY 16, 1999GROUP
3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
<i>J</i>	AA5	6,047,887	04/2000	Rosen	—	—	
<i>J</i>	AB5	6,049,782	04/2000	Gottesman et al.	—	—	
<i>J</i>	AC5	6,058,378	05/2000	Clark et al.	—	—	
<i>J</i>	AD5	6,088,686	07/2000	Walker et al.	—	—	
<i>J</i>	AE5	6,122,190	09/2000	Ooishi	—	—	
<i>J</i>	AF5	6,122,625	09/2000	Rosen	—	—	
<i>J</i>	AG5	6,131,810	10/2000	Weiss et al.	—	—	
<i>J</i>	AH5	6,154,527	11/2000	Porter et al.	—	—	
<i>J</i>	AI5	6,175,921 B1	01/2001	Rosen	—	—	
<i>J</i>	AJ5	6,188,993 B1	02/2001	Eng et al.	—	—	

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AO		
	AP		
	AQ		
	AR		

EXAMINER

DATE CONSIDERED

5/4/05

EXAMINER: Initial of reference considered, whether or not citation is in conformance with MPEP 609.
Draw line through citation if not in conformance and not considered. Include copy of this form with next
communication to applicant.

::ODMA\MHODMA\SKGF_DC1;181112;1



BEST AVAILABLE COPY

Page 6 of 6

FORM PTO-1449
FOURTH SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENTATTY. DOCKET NO.
2176.0010003APPLICATION NO.
09/354,802APPLICANT
Richard Marc LIBMANFILING DATE
JULY 16, 1999GROUP
3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
	AA6	6,205,436 B1	03/2001	Rosen	I	I	
	AB6	6,226,623 B1	05/2001	Schein et al.			
	AC6	6,336,095 B1	01/2002	Rosen			
	AD6	6,354,490 B1	03/2002	Weiss et al.			
	AE6	6,411,686 B1	06/2002	Porter et al.			
	AF6	5,822,735	10/1998	De Lapa et al.			
	AG						
	AH						
	AI						
	AJ						

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AO		
	AP		
	AQ		
	AR		

EXAMINER

DATE CONSIDERED

5/4/05

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

::ODMA\MHODMA\SKGF_DC1;181112;1



BEST AVAILABLE COPY

Page 1 of 1

FORM PTO-1449

SIXTH SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENTATTY. DOCKET NO.
2176.0010003APPLICATION NO.
09/354,802INVENTOR
Richard Marc LIBMANFILING DATE
July 16, 1999ART UNIT
3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI6	5,966,695	10/1999	Melchione <i>et al.</i>	—	—	
	AJ						

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AK						Yes No
	AL2	0 572 281 A1	12/1993	EP	—	—	Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AO		
	AP		
	AQ		
	AR		

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

386762_1.DOC



BEST AVAILABLE COPY

Page 1 of 1

FORM PTO-1449

**SIXTH SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT**

ATTY. DOCKET NO.
2176.0010003

APPLICATION NO.
09/354,802

INVENTOR
Richard Marc LIBMAN


FILING DATE
July 16, 1999

ART UNIT
3624 3125

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AK						Yes No
	AL2	0 572 281 A1	12/1993	EP	-	-	Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AO		
	AP		
	AQ		
	AR		

EXAMINER  DATE CONSIDERED 5/4/05

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.